

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: ) No. 15-18193  
)  
ARMANDO RIOS, ) Chapter 7  
)  
Debtor, ) Honorable Timothy A. Barnes  
)

**CERTIFICATE OF NOTICE**

I, Christina Smith, declare under the penalty of perjury that I have sent the attached NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR) to the parties listed in the manner shown and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

  
\_\_\_\_\_

SWORN TO AND SUBSCRIBED TO  
Before me this 21<sup>st</sup> day of March, 2017.

  
\_\_\_\_\_  
NOTARY PUBLIC



**Mailing Information for Case 15-18193**

**Electronic Mail Notice List**

The following is the list of **parties** who are currently on the list to receive email notice/service for this case.

- Manuel A. Cardenas manuelantonio\_cardenas@yahoo.com, mac.cardenaslaw@att.net, edwinusa@att.net
- Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

- Steven C Lindberg bankruptcy@fallaw.com
- Crystal V Sava ccaceres@alolawgroup.com, bankruptcy@alolawgroup.com
- Miriam R Stein mstein@chuhak.com,  
dgeorge@chuhak.com;mstein@ecf.epiqsystems.com;IL82@ecfcbis.com;vjjefferson@chuhak.com
- Zane L Zielinski trustee@zanezielinski.com, fax@zanezielinski.com

### **Manual Notice List – U.S. MAIL**

American InfoSource LP as agent for  
TD Bank, USA  
PO Box 248866  
Oklahoma City, OK 73124-8866

Midland Credit Management, Inc  
as agent for MIDLAND FUNDING  
LLC  
PO Box 2011  
Warren, MI 48090

Capital One, N.A.  
c o Becket and Lee LLP  
POB 3001  
Malvern, PA 19355-0701

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: §  
§  
ARMANDO RIOS § Case No. 15-18193  
§  
Debtor §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Miriam R. Stein, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 04/25/2017 in Courtroom 744 (Timothy A. Barnes),

Dirksen United States Courthouse  
219 S. Dearborn Street  
Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/21/2017

By: /s/ Miriam R. Stein  
Chapter 7 Trustee

*Miriam R. Stein  
30 South Wacker Drive  
Suite 2600  
Chicago, IL 60606*

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ARMANDO RIOS

Debtor

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§  
§  
§  
§

Case No. 15-18193

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	215,056.00
and approved disbursements of	\$	164,305.58
leaving a balance on hand of <sup>1</sup>	\$	50,750.42

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	WELLS FARGO BANK	\$ 111,000.00	\$ 111,000.00	\$ 111,000.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 50,750.42

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Miriam R. Stein	\$ 11,494.73	\$ 0.00	\$ 11,494.73
Attorney for Trustee Fees: Law Offices of Zane L. Zielinski, P.C.	\$ 10,850.00	\$ 10,850.00	\$ 0.00
Attorney for Trustee Expenses: Law Offices of Zane L. Zielinski, P.C.	\$ 262.48	\$ 262.48	\$ 0.00
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES PC	\$ 1,992.80	\$ 0.00	\$ 1,992.80

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES PC	\$ 21.20	\$ 0.00	\$ 21.20
Other: ERIC JANSSEN	\$ 5,670.00	\$ 5,670.00	\$ 0.00
Other: GERARDO R. MENDOZA and PATRICIA C. MENDOZA	\$ 1,400.00	\$ 1,400.00	\$ 0.00
Other: RE/Max	\$ 5,080.00	\$ 5,080.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 13,508.73

Remaining Balance \$ 37,241.69

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 2,071.32 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP as agent for TD Bank, USA	\$ 474.88	\$ 0.00	\$ 474.88
2	MIDLAND CREDIT MANAGEMENT, INC	\$ 1,035.21	\$ 0.00	\$ 1,035.21
3	CAPITAL ONE, N.A.	\$ 561.23	\$ 0.00	\$ 561.23

Total to be paid to timely general unsecured creditors	\$ <u>2,071.32</u>
Remaining Balance	\$ <u>35,170.37</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.2 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 8.89 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 35,161.48 .

Prepared By: /s/ Miriam R. Stein  
Chapter 7 Trustee

*Miriam R. Stein*  
30 South Wacker Drive  
Suite 2600  
Chicago, IL 60606

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**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.